

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Patricia R. Anderko
 Debtor

Case No. 16-16526-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Sep 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2016.

db +Patricia R. Anderko, 903 South Park Avenue, Audubon, PA 19403-2035
 13792174 +ARTHUR R. ARMSTRONG ESQUIRE, 1600 MARKET ST., SUITE 2500, PHILADELPHIA, PA 19103-7225
 13792186 Equifax Credit Information Services, Inc, P.O. Box 740256, Atlanta, GA 30374-0256
 13792187 +Experian, P.O. Box 9701, Allen, TX 75013-9701
 13792188 Experian Information Systems, Attn: Dispute Department, P.O. Box 2002,
 Allen, TX 75013-2002
 13792178 FIRST NIAGRA BANK, P.O. BOX 70219, PHILADELPHIA, PA 19176-0219
 13792179 +FRANK G. MURPHY ESQUIRE, 1600 MARKET STREET, SUITE 2500, PHILADELPHIA, PA 19103-7225
 13792193 H.A. Berkheimer Tax Administrator, Bankruptcy Notices, 50 North 7th Street,
 Bangor, PA 18013-1798
 13792189 +Innovis Data Solutions, 250 E. Town St., Columbus, OH 43215-4631
 13792180 MORGAN STANLEY HOME LOANS, P.O. BOX 5452, MT. LAUREL, NJ 08054-5452
 13792183 SYNCHRONY BANK/SYNCRB, P.O. BOX 105972, ATLANTA, GA 30348-5972
 13792184 +TD BANK USA N.A., 1701 MARLTON PIKE EAST, CHERRY HILL, NJ 08003-2335
 13792192 +Transunion Corporation, 2 Baldwinm Place, P.O. Box 1000, Chester, PA 19022-1023

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mwglaw@msn.com Sep 27 2016 02:58:28 MICHAEL W. GALLAGHER,
 401 West Johnson Highway, Suite 4, East Norriton, PA 19401
 tr +EDI: FGARYFSEITZ.COM Sep 27 2016 02:48:00 GARY F. SEITZ,
 Gellert Scali Busenkell & Brown LLC, The Curtis Center, 601 Walnut Street,
 Suite 280 South, Philadelphia, PA 19106-3323
 smg E-mail/Text: bankruptcy@phila.gov Sep 27 2016 02:59:16 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 27 2016 02:58:45
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 27 2016 02:59:11 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 27 2016 02:58:57 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13792175 EDI: TSYS2.COM Sep 27 2016 02:48:00 BARCLAYCARD CARD SERVICES, P.O. BOX 13337,
 PHILADELPHIA, PA 19101-3337
 13792185 +E-mail/Text: banko@berkscredit.com Sep 27 2016 02:58:35 Berks Credit And Collections Inc.,
 P.O. Box 329, Temple, PA 19560-0329
 13792176 +EDI: WFNNB.COM Sep 27 2016 02:49:00 COMENITY BANK, P.O. BOX 659728,
 SAN ANTONIO, TX 78265-9728
 13792177 EDI: WFNNB.COM Sep 27 2016 02:49:00 COMENITY CAPITAL BANK BANKRUPTCY DEPT.,
 P.O. BOX 183043, COLUMBUS, OH 43218-3043
 13792190 EDI: IRS.COM Sep 27 2016 02:49:00 Internal Revenue Service,
 Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
 13792181 +E-mail/Text: leonard.casciole@nationalpenn.com Sep 27 2016 02:58:32 NATIONAL PENN BANK,
 P.O. BOX 547, BOYERTOWN, PA 19512-0547
 13792182 +E-mail/Text: leonard.casciole@nationalpenn.com Sep 27 2016 02:58:31 NATIONAL PENN BANK,
 P.O. BOX 547, BOYERTOWN, PA 19512-0547
 13792191 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 27 2016 02:58:45 PA Department Of Revenue,
 Attn: Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 13793202 EDI: RECOVERYCORP.COM Sep 27 2016 02:48:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Lisa
Form ID: 309A

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2016 at the address(es) listed below:

GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com
MICHAEL W. GALLAGHER on behalf of Debtor Patricia R. Anderko mwglaw@msn.com,
mwglawl@verizon.net
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Patricia R. Anderko	Social Security number or ITIN	xxx-xx-3321
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 7 9/15/16	
Case number: 16-16526-mdc			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Patricia R. Anderko	
2. All other names used in the last 8 years		
3. Address	903 South Park Avenue Audubon, PA 19407	
4. Debtor's attorney Name and address	MICHAEL W. GALLAGHER 401 West Johnson Highway Suite 4 East Norriton, PA 19401	Contact phone (484)679-1488 Email: mwglaw@msn.com
5. Bankruptcy trustee Name and address	GARY F. SEITZ Gellert Scali Busenkell & Brown LLC The Curtis Center 601 Walnut Street Suite 280 South Philadelphia, PA 19106	Contact phone 215-238-0011 Email: gseitz@gsbblaw.com

For more information, see page 2 >

Date: 9/26/16

Location:

**Office of the U.S. Trustee,
Meeting Room, Suite 501, 833
Chestnut Street, Philadelphia, PA
19107**

The presumption of abuse does not arise.

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

Filing deadline: 12/19/16

- if you assert that the discharge should be denied under § 727(a)(8) or (9).

Filing deadline: 30 days after the conclusion of the meeting of creditors

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.